

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA (NORFOLK)**

In re:

LLOYD ALEXANDER BROWN
DEBBIE A. BROWN,

Debtors.

Chapter 13
Case No. 10-71043-FJS

RESPONSE TO NOTICE OF FINAL CURE PAYMENT

COMES NOW U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust, by Caliber Home Loans, Inc., as its attorney in fact (“Respondent”), by and through undersigned Counsel, and hereby responds to Trustee’s Notice of Final Cure Payment and Opportunity for Hearing (“Notice”). Respondent states as follows:

1. Respondent is the holder of a claim secured by a security interest in Debtor’s principal residence.
2. Respondent agrees that the Trustee has paid the full amount required to cure the pre-petition default on the claim.
3. Debtors are not current on post-petition payments, fees and costs.
4. Debtors are due post-petition under the Note for \$6,219.15, which includes 6 post-petition payments in the amount of \$1,907.73 each, for 10/14/2014 through 03/14/2015, and includes a credit of \$5,227.23 in Debtor’s suspense account.
5. Debtors should send the missed payments to: Caliber Home Loans, Inc. 13801 Wireless way Oklahoma City, OK 73134.

Respectfully Submitted,

/s/ Kathryn E. Smits
Kathryn E. Smits, Bar #77337
Attorney for U.S. Bank Trust, N.A., as
Trustee for LSF8 Master Participation
Trust, by Caliber Home Loans, Inc., as its
attorney in fact
Atlantic Law Group, LLC
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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that copies of the foregoing Response to Notice of Final Cure Payment was mailed by first class mail, postage-paid, and/or served electronically, where applicable, this 26th day of March, 2015, to the following parties:

Lloyd Alexander Brown
Debbie A. Brown
3768 Silina Drive
Virginia Beach, VA 23452
Debtors

Ellen C. Carlson
Commander & Carlson
5442 Tidewater Drive
Norfolk, VA 23509
Attorney for the Debtors

Michael P. Cotter
Chapter 13 Trustee
870 Greenbrier Circle, Suite 402
Chesapeake, VA 23320

/s/ Kathryn E. Smits
Kathryn E. Smits, Bar #77337
Attorney for U.S. Bank Trust, N.A.,
as Trustee for LSF8 Master
Participation Trust, by Caliber Home
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